



PUBLIC SERVICE PENSION CENTRE

Notice to Pensioners

JANUARY 2012

F O R B R I T I S H C O L U M B I A R E S I D E N T S

PWGSC-Fed-PSSA-01/12-02

CONFIDENTIALITY OF INFORMATION

All information in our files is protected under the *Privacy Act*. If you wish to allow someone to receive information on your behalf, you must provide the Public Service Pension Centre with a written consent.

2012 ANNUAL INCREASE

The rate of the annual increase (indexation) for 2012 is 2.8%. If you retired before 2011, you will receive the full rate. If you retired during 2011, you will receive a prorated portion of the rate based on the number of full calendar months remaining in the year. For example, if you retired in November 2011, your indexation amount would be 1/12 of the full increase, starting January 2012. This increase also applies to recipients of survivors' benefits. For more information on how the indexing is applied, please refer to the booklets entitled *Your Public Service Pension - Benefits for Retired Members*, or *Your Public Service Pension - Survivors' Benefits* available on our Web site at www.pensionandbenefits.gc.ca. After choosing the *Retired Member* or *Survivor/Dependant* audience, simply click on *Plan Information* and the booklets can be found under the *Publications* page.

2011 TAX STATEMENTS



The annual tax statements will be released during the month of February. Please allow sufficient time for postal delivery. Requests for replacements can be made after March 15.

Withholding Tax From Your Pension

If you find yourself having to pay income tax every April 30, you may be able to reduce your net tax owing or reduce the amount of your instalment payments by increasing the amount of tax withheld from your public service pension. To request that an additional amount be deducted at source from your pension, you may write to or call the Pension Centre for information or, you may send them a completed Form TD1, Personal Tax Credits Return. For more information, consult the Canada Revenue Agency (CRA) Web site at www.cra.gc.ca/deductmore or call **1-800-959-8281**.

MARRIAGE AFTER RETIREMENT

Note: This article applies only to retired members and not their survivors and dependants.

If you marry after your retirement from the public service, you can choose to have survivor's benefits paid to your spouse following your death, *subject to your pension being reduced*. Information concerning this coverage, including estimates of the allowance and reduction amounts, can be obtained from the Pension Centre. **You must apply for this coverage within one year from the date of your marriage or one year from the date your pension commences, whichever is later.**

COORDINATION OF BENEFITS WITH THE CANADA AND QUEBEC PENSION PLANS (CPP and QPP)

Note: This article applies only to retired members and not their survivors and dependants.

When you retire from the public service, you become entitled to a lifetime pension. If you retire before age 65, you also receive a temporary bridge benefit payable until age 65, when you become entitled to regular retirement benefits under the CPP or QPP. Please note that this bridge benefit stops earlier if you start receiving CPP or QPP disability benefits before age 65. The end of the bridge benefit payment was previously referred to as the CPP or QPP reduction.



You must inform the Pension Centre immediately when you receive a disability benefit under the CPP or QPP. Failure to do so could result in an overpayment of your pension, which would have to be repaid.

REMINDERS

Keep your January cheque stub or direct deposit statement for future reference. The next direct deposit statement will be issued when your net pension amount changes by \$2.00 or more, or next January, whichever occurs first.

It is important that you provide the Pension Centre with accurate, up-to-date address and banking information to ensure that you continue to receive your payments and related information. Please verify whether the information on your January cheque or direct deposit statement is accurate and inform the Pension Centre if there are any errors or changes to be made. Address updates may be made in writing or by telephone with proper identification.

DIRECT DEPOSIT

To avoid any postal delays, sign up for direct deposit. Simply send a written request along with a void cheque to the Pension Centre and your pension payment will be deposited directly into your bank account. If you live outside Canada, consult the **Foreign Direct Deposit** site at www.tpsgc-pwgsc.gc.ca/recgen/txt/depot-deposit-eng.html.

OUR CONTACT INFORMATION



TELEPHONE NUMBERS

Please have your pension number ready when calling.

TOLL-FREE: 1-800-561-7930
Monday to Friday
8:00 a.m. to 4 p.m. (Your Local Time)

OUTSIDE CANADA AND THE UNITED STATES:
506-533-5800 (collect calls accepted)
Monday to Friday
8:00 a.m. to 5 p.m. (Atlantic Time)

TELEPHONE TELETYPE (TTY): 506-533-5990
(collect calls accepted)
Monday to Friday
8:00 a.m. to 5 p.m. (Atlantic Time)

FACSIMILE: 418-566-6298



MAILING ADDRESS

Public Service Pension Centre –
Mail Facility
PO BOX 8000
Matane QC G4W4T6

When writing to the Pension Centre, it is very important that you always indicate your:

- pension number;
- surname, first name and initials;
- address (with postal code), and
- telephone number (with area code).

This information allows us to access the right pension account in our systems.



WEB SITE

www.pensionandbenefits.gc.ca

PARTIAL REIMBURSEMENT – PROVINCIAL HEALTH CARE PREMIUMS

You may be entitled to a partial refund if you (but not a family member or your employer) paid premiums directly to the British Columbia provincial health care plan, for 2011 coverage. The reimbursement is limited to the months during which you received a public service pension. The application, together with **proof of payment for each month claimed**, must be sent to the Pension Centre **no later than June 30, 2012**. Please note that if you had provincial health care premiums deducted from your monthly public service pension payment, the government has already paid 50% of the premiums and no further rebate is applicable.

To avoid having to apply for a partial refund every year, you can request that your provincial health care premiums be deducted from your public service pension payment. You may call the Pension Centre for more information.

Application Form for Provincial Health Care Rebate

Name: _____

Telephone: _____

Pension Number: _____

Applicant's Statement

I have personally paid the full amount of the premiums for which I am seeking reimbursement [see attached receipts for each month claimed]. I have not made a similar application as either an employee or recipient of pension benefits from the Public Service of Canada, the Canadian Forces, or the RCMP. I understand that these benefits are taxable

Signature: _____ Date: _____

